UNITED STATES BANKRUPTCY COURT DISTRICT OF DIVISION

In re:		§	
		§	G
PILLOT, RANDYE W.		§	Case No. 14-90012 BP9
		§	
	Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

- 1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
- 2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
- 3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
 - 4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of \$

The remaining funds are available for distribution.

The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as Exhibit B is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing non-governmental claims in this case was and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as Exhibit C .
7. The Trustee's proposed distribution is attached as Exhibit D .
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.
The trustee has received $\$$ as interim compensation and now requests a sum of $\$$, for a total compensation of $\$$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of $\$$, and now requests reimbursement for expenses of $\$$, for total expenses of $\$$.
Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.
Date: By:/s/Stephen J. Zayler Trustee
STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1- EXHIBIT A INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Page: 1
Exhibit A

Case No: 14-90012 BP9 Judge: BILL PARKER

Case Name: PILLOT, RANDYE W.

For Period Ending: 04/28/15

Trustee Name: Stephen J. Zayler

Date Filed (f) or Converted (c): 01/14/14 (f)

341(a) Meeting Date: 02/07/14

Claims Bar Date: 10/29/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD	120,640.00	0.00		0.00	FA
115 cr 5022, Nacogdoches, Nacogdoches County, Texas 75964					
2. MINERAL RIGHTS	1,500.00	0.00		0.00	FA
Robertson County, Texas					
3. CASH ON HAND	50.00	0.00		0.00	FA
4. CHECKING AND/OR SAVINGS ACCOUNT	572.23	0.00		0.00	FA
Commercial Bank of Texas Checking #xxxxx6415					
5. CHECKING AND/OR SAVINGS ACCOUNT	7,390.34	0.00		0.00	FA
CommercialBank of Texas Checking Acciount (Account has no funds held therein that are not from the Debtor's and Non-filing Spouse's Social Security benefits)					
6. CHECKING AND/OR SAVINGS ACCOUNT	-2.00	0.00		0.00	FA
Regions Bank Checking Acc. #xxxxx2534					
7. HOUSEHOLD GOODS	5,150.00	0.00		0.00	FA
8. WEARING APPAREL	1,000.00	0.00		0.00	FA
9. FURS & JEWELRY	1,500.00	0.00		0.00	FA
Wedding Rings					
10. LIFE INSURANCE	10.00	0.00		0.00	FA
\$50,000.00 and \$100,000.00 face value term life insurance policies on non-filing spouse					
11. LIFE INSURANCE	10.00	0.00		0.00	FA
\$100,000.00 face value term life insurance policy on Debtor					1
12. IRA, RETIREMENT, OR PENSION FUNDS	53,456.98	0.00		0.00	FA
T. Rowe Price					1
13. AUTOMOBILE	300.00	0.00		0.00	FA
1993 Buick LeSabre					

FORM 1- EXHIBIT A INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Page: 2 Exhibit A

Case No: 14-90012 BP9 Judge: BILL PARKER

Case Name: PILLOT, RANDYE W.

Trustee Name: Stephen J. Zayler

Date Filed (f) or Converted (c): 01/14/14 (f) 341(a) Meeting Date: 02/07/14

Claims Bar Date: 10/29/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. AUTOMOBILE	17,825.00	0.00		0.00	FA
2011 Honda CRV					
15. LAPTOP COMPUTER AND PRINTER	500.00	0.00		0.00	FA
16. STOCK	839.29	0.00		0.00	FA
Chris Pillot, LLC					
17. INVENTORY	2,000.00	0.00		0.00	FA
Misc Inventory for Junction Antique Maill					
18. JEWELRY (u)	0.00	7,750.00		7,750.00	FA

TOTALS (Excluding Unknown Values)

\$212,741.84

\$7,750.00

\$7,750.00

\$7,750.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/15 Curr

Current Projected Date of Final Report (TFR): 12/31/15

/s/ Stephen J. Zayler

Date: 04/29/15

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 14-90012 BP9

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONA

Case Name: PILLOT, RANDYE W.

Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: ******1990 Checking Account (Non-Interest Earn

To Debtors)

Taxpayer ID No: ******0096 For Period Ending: 04/28/15

Blanket Bond (per case limit): \$ 30

\$ 300,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction	Check or					Account / CD
Date	Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Balance (\$)
1			BALANCE FORWARD			0.00
03/04/15	18	DIAMOND PAWN SYSTEMS-AIRLINE, INC.	SALE OF NON-EXEMPT JEWELRY	7,750.00		7,750.00
		DBA DIAMOND JEWELRY AND LOAN				
		5707 Richmond Ave.				
1		Houston, TX 77057-6312				
04/06/15	010001	STEPHEN J. ZAYLER	ATTORNEY FEES & EXPENSES		1,117.54	6,632.46
		ATTORNEY AT LAW	Per Order 04/06/2015			
		P. O. Box 150743				
		Lufkin, TX 75915				
	•		COLUDITATAL	7.750.00	1 117 54	6 632 46
			COLUMN TOTALS Less: Rank Transfers/CD's	7,750.00	1,117.54	6,632.46
			Less: Bank Transfers/CD's	0.00	0.00	6,632.46
					0.00 1,117.54	6,632.46
			Less: Bank Transfers/CD's Subtotal	7,750.00	0.00 1,117.54 0.00	6,632.46
			Less: Bank Transfers/CD's Subtotal Less: Payments to Debtors	0.00	0.00 1,117.54 0.00 1,117.54	
			Less: Bank Transfers/CD's Subtotal Less: Payments to Debtors	7,750.00	0.00 1,117.54 0.00	6,632.46 ACCOUNT BALANCE
			Less: Bank Transfers/CD's Subtotal Less: Payments to Debtors Net TOTAL - ALL ACCOUNTS	7,750.00 7,750.00	0.00 1,117.54 0.00 1,117.54 NET	ACCOUNT
			Less: Bank Transfers/CD's Subtotal Less: Payments to Debtors Net	0.00 7,750.00 7,750.00 NET DEPOSITS	0.00 1,117.54 0.00 1,117.54 NET DISBURSEMENTS	ACCOUNT BALANCE
			Less: Bank Transfers/CD's Subtotal Less: Payments to Debtors Net TOTAL - ALL ACCOUNTS	0.00 7,750.00 7,750.00 NET DEPOSITS 7,750.00	0.00 1,117.54 0.00 1,117.54 NET DISBURSEMENTS	ACCOUNT BALANCE

Transfers)

On Hand

 $\mathsf{EXHIBIT}\;\mathsf{C}$ Page 1 ANALYSIS OF CLAIMS REGISTER

Claim Class Sequence Case Number: 14-90012

Debtor Name: PILLOT, RANDYE W.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025	UNITED STATES BANKRUPTCY COURT	Administrative		\$436.00	\$0.00	\$436.00
CLK	300 WILLOW					
	SUITE 112					
	BEAUMONT, TX 77701					
025	STEPHEN J. ZAYLER	Administrative		\$1,117.54	\$1,117.54	\$0.00
025 TAF	ATTORNEY AT LAW P. O. Box 150743					
1711	Lufkin, TX 75915					
000007	AMERICAN EXPRESS CENTURION	Administrative		\$1,593.00	\$0.00	\$1,593.00
025	BANK &	1 tallillistrative		Ψ1,575.00	φ0.00	Ψ1,575.00
OT7	AMERICAN EXPRESS BANK, FSB					
	C/O BECKET AND LEE LLP					
	POB 3001					
	MALVERN, PA 19355-0701					
000001	PYOD, LLC its successors and assigns	Unsecured		\$20,317.65	\$0.00	\$20,317.65
070	as	Chisecured		Ψ20,517.05	\$0.00	Ψ20,517.05
UC	assignee					
	of Citibank, N.A.					
	Resurgent Capital Services					
	PO Box 19008					
	Greenville, SC 29602					
000002	Discover Bank	Unsecured		\$16,455.91	\$0.00	\$16,455.91
070	DB Servicing Corporation					
UC	PO Box 3025					
	New Albany, OH 43054-3025					
000003	Midland Credit Management, Inc.	Unsecured		\$2,418.93	\$0.00	\$2,418.93
070	as agent for Asset Acceptance LLC					
UC	PO Box 2036					
	Warren, MI 48090					
000004	American Express Bank, FSB	Unsecured		\$17,029.67	\$0.00	\$17,029.67
070	c o Becket and Lee LLP					
UC	POB 3001					
	Malvern, PA 19355-0701					
000005	American Express Bank, FSB	Unsecured		\$13,938.12	\$0.00	\$13,938.12
070 UC	c o Becket and Lee LLP					
UC	POB 3001 Malvern, PA 19355-0701					
000005		11		0.10 ((0.70 0.0	00.00	#10 22 = =0
000006 070	American Express Centurion Bank	Unsecured		\$18,667.59	\$0.00	\$18,667.59
UC	c o Becket and Lee LLP POB 3001					
	POB 3001 Malvern, PA 19355-0701					

Date: April 29, 2015

Page 2 EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Date: April 29, 2015

Case Number: 14-90012 Claim Class Sequence

Debtor Name: PILLOT, RANDYE W.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
	Case Totals:			\$91,974.41	\$1,117.54	\$90,856.87

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-90012 BP9

Case Name: PILLOT, RANDYE W. Trustee Name: Stephen J. Zayler

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stephen J. Zayler	\$	\$	\$
Trustee Expenses: Stephen J. Zayler	\$	\$	\$
Attorney for Trustee Fees: STEPHEN J. ZAYLER	\$	\$	\$
Attorney for Trustee Expenses: STEPHEN J. ZAYLER	\$	\$	\$
Charges: UNITED STATES BANKRUPTCY COURT	\$	\$	\$
Other: AMERICAN EXPRESS CENTURION BANK &	\$	\$	\$

Total to be paid for chapter 7 administrative expenses	\$
Remaining Balance	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008			
000001	Greenville, SC 29602	\$	\$	\$
000002	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054- 3025	\$	\$	\$
000004	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000005	American Express Bank, FSB c o Becket and Lee LLP POB 3001			
000005	Malvern, PA 19355-0701	\$	\$	\$
	American Express Centurion Bank c o Becket and Lee LLP POB 3001			
000006	Malvern, PA 19355-0701	\$	\$	\$

Total to be paid to timely general unsecured creditors	\$
Remaining Balance	\$

Tardily filed claims of general (unsecured) creditors totaling \$\) have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE